

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: MICHAEL J. MACDONALD	§	Case No. 07-71536
LINDA S. MACDONALD	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/28/2007.
- 2) The plan was confirmed on 01/07/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/18/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/06/2011.
- 5) The case was completed on 03/21/2012.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,660.78.
- 10) Amount of unsecured claims discharged without full payment: \$3,919.94.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 43,383.00	
Less amount refunded to debtor	\$ 822.43	
NET RECEIPTS		\$ 42,560.57

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,810.78	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,810.78
Attorney fees paid and disclosed by debtor:	\$ 274.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICE OF HENRY REPAY	Lgl	3,000.00	3,274.00	3,274.00	3,000.00	0.00
NATIONAL CAPITAL MANAGEMENT	Sec	8,100.00	7,225.00	6,075.00	6,075.00	1,282.14
NATIONAL CAPITAL MANAGEMENT	Uns	0.00	774.10	1,924.10	1,924.10	0.00
JPMORGAN CHASE BANK, NA	Sec	6,500.00	2,069.66	2,069.66	2,069.66	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	2,105.75	2,119.21	2,119.21	2,119.21	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	1,220.11	1,152.89	1,152.89	1,152.89	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,298.49	869.39	869.39	869.39	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,550.00	774.55	774.55	774.55	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,345.00	519.05	519.05	519.05	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,021.26	1,126.87	1,126.87	1,126.87	0.00
CAPITAL ONE BANK (USA) NA	Uns	2,100.00	714.00	714.00	714.00	0.00
DELL FINANCIAL SERVICES LP	Uns	1,047.17	739.32	739.32	739.32	0.00
EAST BAY FUNDING	Uns	12,623.66	13,273.56	13,273.56	13,273.56	0.00
DOMESTICATIONS	Uns	179.86	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	3,636.60	3,619.79	3,619.79	3,619.79	0.00
HSBC CARD SERVICES	Uns	2,089.71	NA	NA	0.00	0.00
HUNTLEY FIRE PROTECTION	Uns	566.00	NA	NA	0.00	0.00
NANETTE LASCO, LCSW	Uns	180.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NORTHEAST RADIOLOGY	Uns	84.37	NA	NA	0.00	0.00
PRA BEHAVIORAL LLC	Uns	180.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	511.52	490.26	490.26	490.26	0.00
ST. JOSEPH MEDICAL CENTER	Uns	438.00	NA	NA	0.00	0.00
UMA SRIVASTAVA MD	Uns	202.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,069.66	\$ 2,069.66	\$ 0.00
Debt Secured by Vehicle	\$ 6,075.00	\$ 6,075.00	\$ 1,282.14
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 8,144.66	\$ 8,144.66	\$ 1,282.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 27,322.99	\$ 27,322.99	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,810.78	
Disbursements to Creditors	\$ 36,749.79	
TOTAL DISBURSEMENTS:		\$ 42,560.57

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/20/2012

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.